Case 17-21573-CMB Doc 23 Filed 05/14/17 Entered 05/15/17 00:49:48 Desc Imaged

		Certificate of Notice	Page 1 of 4		
Information to	identify the case:				
Debtor 1	Paul M. Ruda		Social Security number or ITIN xxx-xx-5116		
Debtor 2 (Spouse, if filing)	First Name Middle Name	Last Name	EIN		
		e Last Name	Social Security number or ITIN		
	First Name Middle Name		EIN		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter 13 4/17/17		
Case number: 17–21573–CMB					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Paul M. Ruda		
2.	All other names used in the last 8 years			
3.	Address	112 Meadow Court Pittsburgh, PA 15229		
4.	<b>Debtor's attorney</b> Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000	
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566	
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412–644–2700 Date: 5/12/17	
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.			

For more information, see page 2

Debtor Paul M. Ruda Case number 17-21573-CMB

#### 7. Meeting of creditors Debtors must attend the meeting to June 26, 2017 at 09:00 AM Location: be questioned under oath. In a joint 3251 U.S. Steel Tower, 600 Grant Street, case, both spouses must attend. Pittsburgh, PA 15219 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 8/25/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 9/25/17 (except governmental units): Filing deadline: 10/16/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 6/26/17 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a matter. 13. Discharge of debts

must file a motion

# Case 17-21573-CMB Doc 23 Filed 05/14/17 Entered 05/15/17 00:49:48 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:

Case No. 17-21573-CMB
Paul M. Ruda
Chapter 13

#### **CERTIFICATE OF NOTICE**

Page 1 of 2

Date Rcvd: May 12, 2017

Form ID: 309I Total Noticed: 19

User: aala

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 14, 2017.
                 +Paul M. Ruda, 112 Meadow Court, Pitts!
+James Warmbrodt, KML Law Group, P.C.,
db
                                                            Pittsburgh, PA 15229-2164
                                                                   701 Market Street,
                                                                                            Suite 5000.
aty
                   Philadelphia, PA 19106-1541
tr
                 +Ronda J. Winnecour,
                                           Suite 3250, USX Tower,
                                                                         600 Grant Street,
                                                                                                Pittsburgh, PA 15219-2702
                +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 7501
(address filed with court: Acura Financial Services, P.C
14404673
                                                                     IRVING TX 75016-8088
                                                                                  P.O. Box 65507,
                   Wilmington, DE 19808-0507)
14420863
                   Capital One / Union Plus Mastercard,
                                                               PO Box 71104,
                                                                                  Charlotte, NC 28272-1104
                  Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
14404676
                                                              LOSS RECOVERY,
                ++NISSAN MOTOR ACCEPTANCE CORPORATION,
                                                                                   PO BOX 660366,
14404677
                                                                                                       DALLAS TX 75266-0366
                 (address filed with court: Nissan Motor Acceptance,
                                                                                 PO Box 371447, Pittsburgh, PA 15250)
                              POB 660366, Dallas, TX 75266-0366
14407083
                  Nissan,
                                2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14404678
                 +PNC Bank,
14420870
                 +PNC Bank,
                                PO Box 3180,
                                                Pittsburgh, PA 15230-3180
14404679
                 +The Home Depot,
                                      c/o Home Depot Credit Services,
                                                                               PO Box 790328, Saint Louis, MO 63179-0328
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: julie.steidl@steidl-steinberg.com May 13 2017 00:33:25
                                                                                                     Kenneth Steidl,
aty
                                                                          May 13 201, 00 11
707 Grant Street, Pittsburgh, PA 10212
2017 00:33:46 Pennsylvania Dept. of Revenue,
                  Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Stre E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2017 00:33:46
smg
                                                                 ATTN: BANKRUPTCY DIVISION,
                   Department 280946,
                                           P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 13 2017 00:33:57
ust.
                   Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
                   EDI: HNDA.COM May 13 2017 00:23:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14416672
                   EDI: HNDA.COM May 13 2017 00:23:00
14404674
                   EDI: CHASE.COM May 13 2017 00:23:00
                                                                 Chase Bank, c/o Cardmember services, PO Box 15123,
                   Wilmington, DE 19850-5123
14404675
                  EDI: CHASE.COM May 13 2017 00:23:00
                                                                                 PO Box 15123,
                                                                 Chase Bank,
                                                                                                    Wilmington, DE 19850-5123
                  EDI: CBSKOHLS.COM May 13 2017 00:23:00
                                                                                                 Milwaukee, WI 53201-2983
                                                                                PO Box 2983,
14420867
                                                                    Kohl's,
                                                                                                           TOTAL: 7
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
                ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: Acura Financial Services, P.O. Box 65507,
14420861*
                    Wilmington, DE 19808-0507)
                ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: Acura Financial Services, P.O. Box 65507,
14420862*
                   Wilmington, DE 19808-0507)
14420864*
                                  c/o Cardmember services, PO Box 15123,
                                                                                     Wilmington, DE 19850-5123
                  Chase Bank,
                                                     Wilmington, DE 19850-5123
                                  PO Box 15123,
14420865*
                  Chase Bank,
14420866*
                  Chase Mortgage Corporation,
                                                     P. O. Box 24696, Columbus, OH 43224-0696
                ++NISSAN MOTOR ACCEPTANCE CORPORATION,
                 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, (address filed with court: Nissan Motor Acceptance,
                                                                                  PO BOX 660366,
                                                                                                       DALLAS TX 75266-0366
14420868*
                                                                                 PO Box 371447,
                                                                                                    Pittsburgh, PA 15250)
                 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14420869*
                 +The Home Depot, c/o Home Depot Credit Services,
14420871*
                                                                              PO Box 790328,
                                                                                                  Saint Louis, MO 63179-0328
                                                                                                           TOTALS: 1, * 8, ## 0
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Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2017 Signature: <u>/s/Joseph Speetjens</u>

District/off: 0315-2 User: aala Page 2 of 2 Date Rcvd: May 12, 2017

Form ID: 309I Total Noticed: 19

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

bkgroup@kmllawgroup.com

Kenneth Steidl on behalf of Debtor Paul M. Ruda julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4